

Terms and Conditions

The use of this site is subject to the following Terms & Conditions. Please read them carefully. Using the site means that you have read and accepted the Terms & Conditions.

1. ITP Home Loans

USAVE Home Loans Pty Ltd ACN 606 860 913 trading as ITP Home Loans provides mortgage products and other related services to its customers.

2. Information contained in website

ITP Home Loans does not give any warranty or make any representation as to the accuracy, reliability, completeness or security of the information contained in this site and as to changes in circumstances after the date of publication that may impact on the accuracy of the information; and make any representation in relation to, and are not responsible in any way, for any other site you access through this site.

ITP Home Loans may change and update the information from time to time. While ITP Home Loans has taken all reasonable care in producing this information, subsequent changes in circumstances may occur at any time and may impact on the accuracy of the information contained in this website.

3. User's obligations

Users of this site must not:

- do anything to alter or modify the information in this site;
- use the material in this site for any purpose other than as a source of information for personal use unless authorised to the contrary;
- distribute, copy or otherwise reproduce in any way any of the material available from this site unless it is expressly authorised;
- post any material which is defamatory, in breach of copyright, in breach of the Competition and Consumer Act or otherwise in any way unlawful or inappropriate.

4. Purpose of information

The information contained in this site is general information only made available to residents of Australia. It has not been prepared taking into account any person's particular needs, financial situation or objectives and should not be relied upon as a substitute for financial, accounting, legal, tax or other specialist advice. It is not intended to be a recommendation, offer or invitation to take up any financial product. You should seek advice from an appropriately qualified professional on whether the information is appropriate for your particular needs, financial situation and objectives.

5. Fees and commissions payable

ITP Home Loans may receive fees or commissions. All fees or commissions will be discussed with you prior to acting on your instructions.

6. Liability

The Competition & Consumer Act 2010 (Cth) or equivalent State or Territory legislation may confer rights and remedies on you in relation to the provision by us of goods or services which cannot be excluded, restricted or modified. However, ITP Home Loans excludes all rights, remedies, warranties and conditions in respect of goods and services from your use of this site whether based in statute, common law or otherwise to the extent permitted by law.

ITP Home Loans is not liable in any way to any person for any loss, damage, cost or expense incurred as a result of the material contained in this site or from unauthorised access to, or any misuse of this site including, without limitation, any negligence by ITP Home Loans.

7. Currency references

All references in this site to “\$” or “dollars” are references to Australian currency unless otherwise stated.

8. Indemnity

Users of this site agree to indemnify ITP Home Loans from all liability, cost and expense, (including legal fees) arising directly or indirectly from the use or distribution by any person of material placed in the site by the user or from the alteration, modification of or addition to material on the site by the user.

9. Availability of site

ITP Home Loans will use its best efforts to provide access to this site on a 24 hour basis. However, there may be an interruption of the service to facilitate the site’s maintenance or for any other reasons. ITP Home Loans will not be liable to any person for interruptions to the service for any reason.